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wages, so I immediately lost the \$800 per month that had been my vehicle allowance. I was left with a vehicle that I would not have purchased had I known I would be separated and a payment that I could ill afford on a full pension without Social Security.

In early 2009, Delphi announced they were eliminating all health care support including vision, dental and prescription drug coverage for all salaried retirees. Also, Delphi announced the elimination of all life insurance support. Since I am not eligible for Medicare for 6 years, I am currently paying \$550 monthly for health care. In addition, to cover the loss of other benefits, I am paying \$112.00 monthly for life insurance and \$75 for the combined cost of dental and vision insurance for a total of \$737 or \$700 over and above what I had paid previously.

The most recent Delphi announcement included termination of the severance payments effective with emergence from bankruptcy late July. Somehow they are interpreting "pre-petition" to include the severance allowances which were agreed to in recent months. For me, this action eliminates eleven (12) of the twenty-four (24) promised payments even though Delphi had included this benefit as a way to coerce me to sign the release of claim and to provide interim pay while looking outside of Delphi to replace the job that they had taken away.

With the news of the most recent cuts that Delphi has planned for its salaried retirees came the proverbial "straw that breaks the camel's back". Already severely strapped by the added financial burden due to Delphi's actions focused on the salaried retirees, the Delphi announcement that the salaried retiree pension plan will be turned over to the Pension Benefit Guaranty Board with the potential reduction of up to 70% of my pension payment has me in fear of losing everything.

I did not purchase a house that was beyond my means, even during retirement if I were to have full pension and Social Security benefits. Yet if my pension is reduced by 70% and since I had to retire more than three years before I am eligible for Social Security, I will not be able to make my combined house and car payments let alone pay for utilities, food, car insurance and other normal living expenses.

The aforementioned Delphi actions, all taken under the guise of bankruptcy, in my opinion, are clearly immoral. At the same time, the Delphi executive leadership will either retain their positions, potentially with generous retention bonuses, or be separated with very favorable separation packages. Please remember, these are some of the same executive leaders who